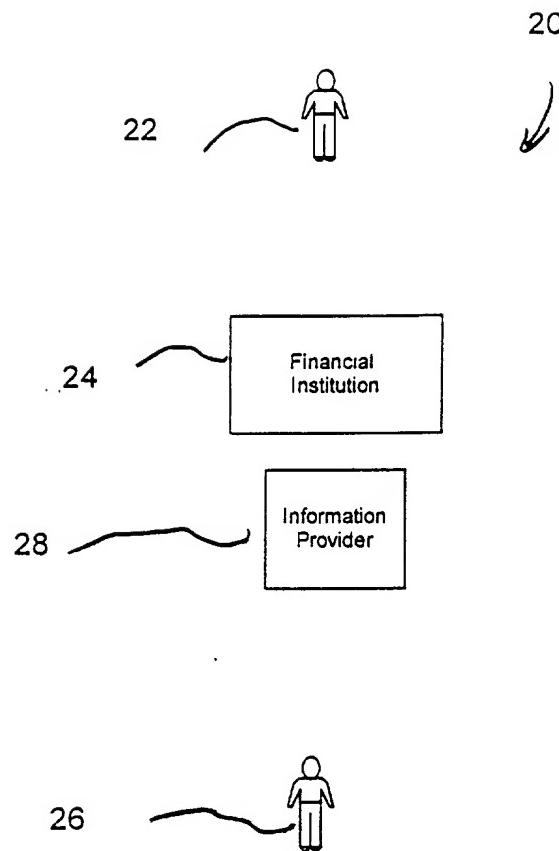


FIG. 1



F16, 2

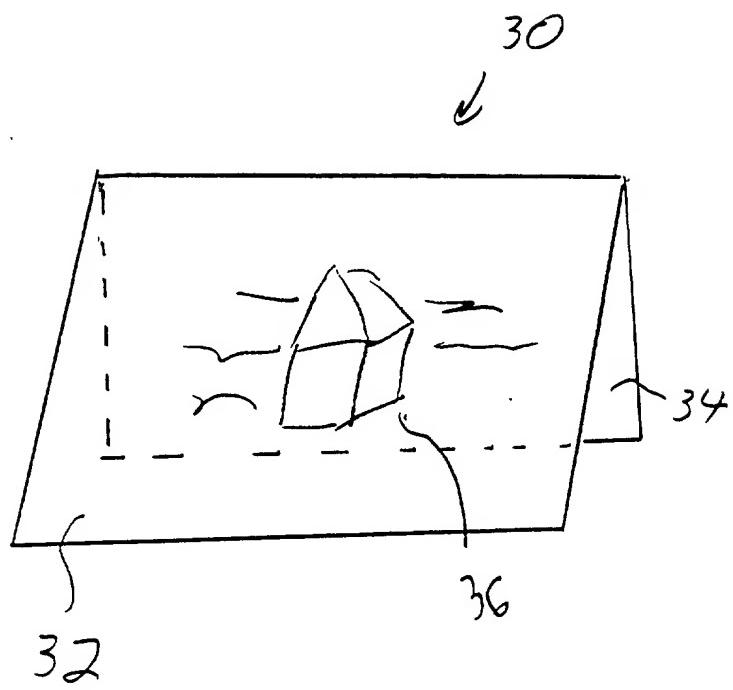


FIG. 3

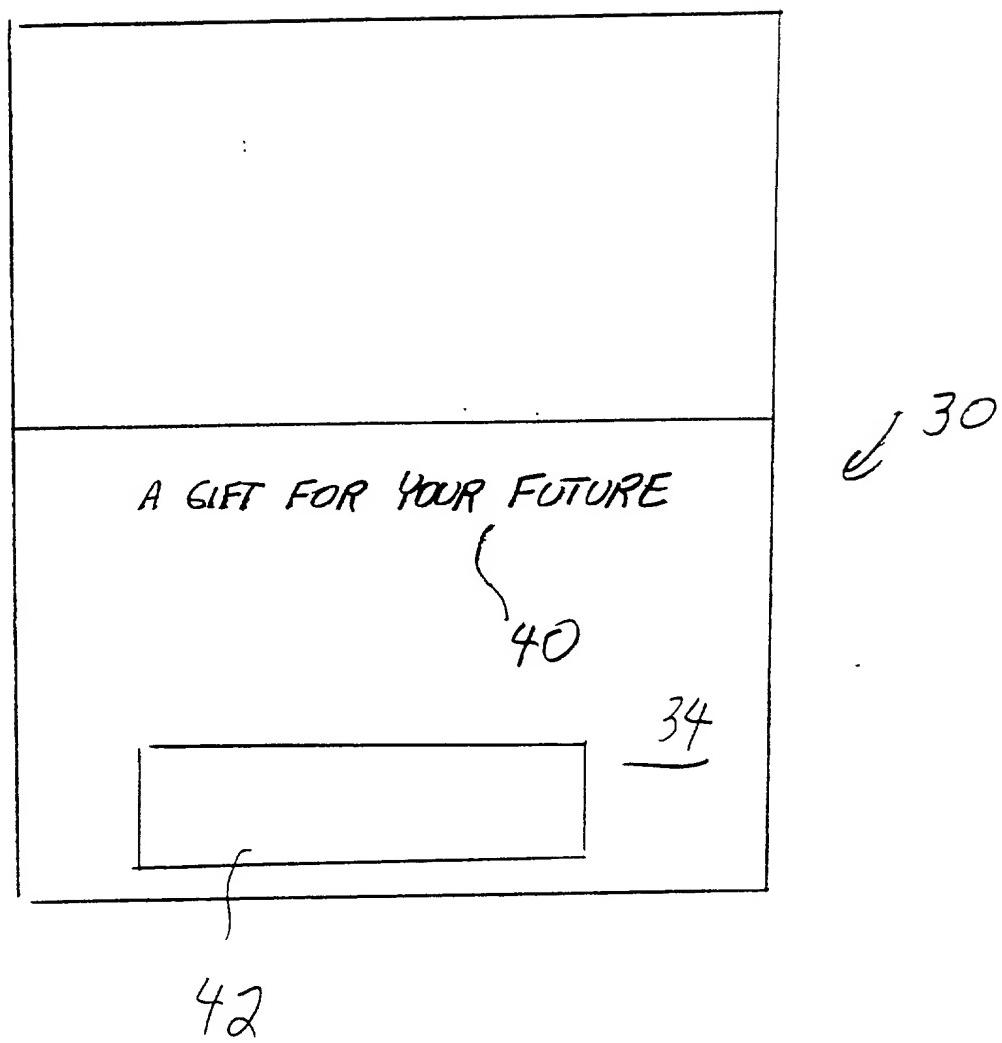


FIG. 4A

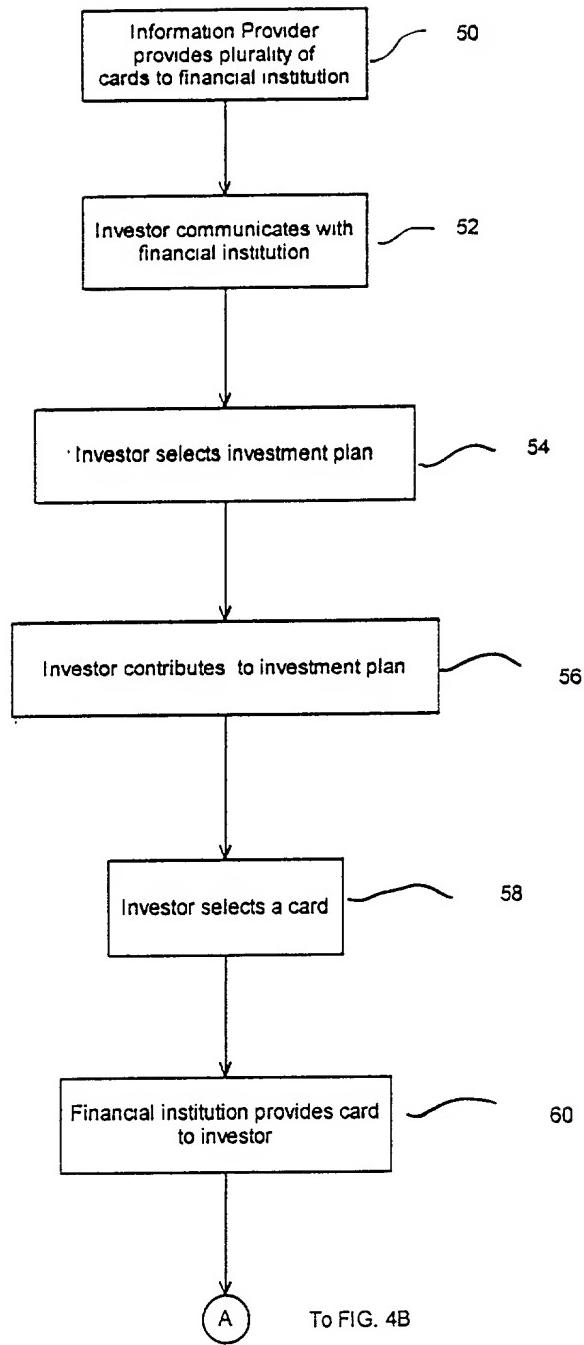


FIG. 4B

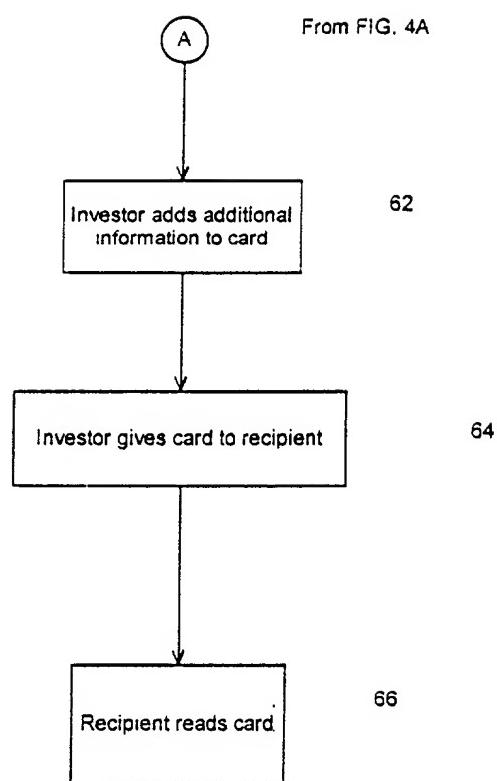


FIG. 5

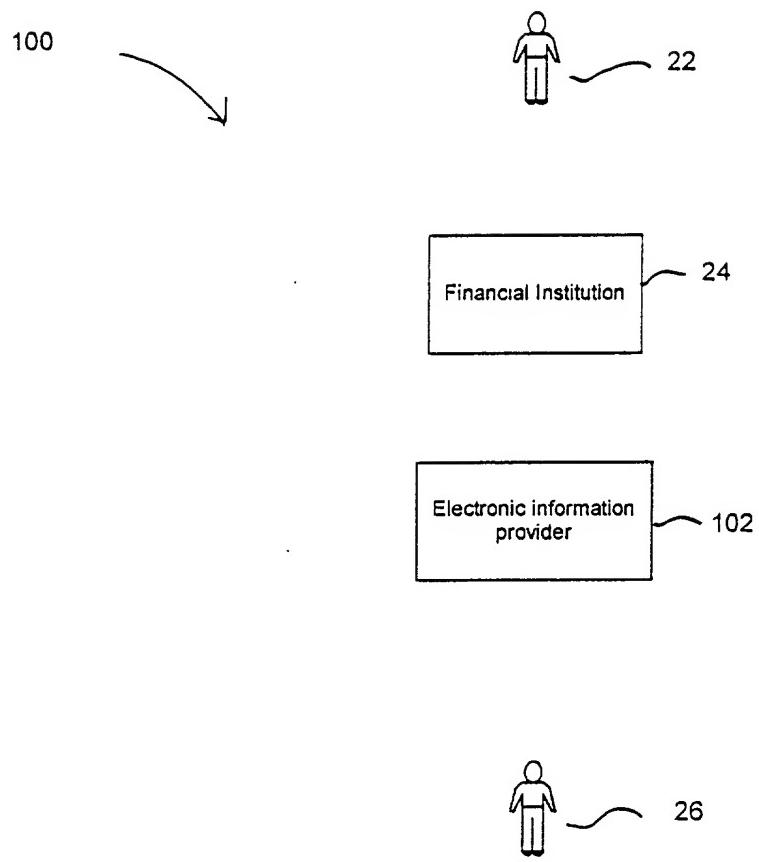


FIG. 6

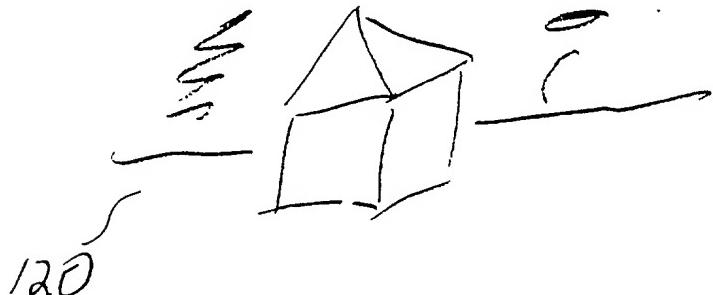
110

John Doe

112 ~ From: "Joe Smith" <jsmith@smith.com>  
114 ✓ To: "John Doe" <jdoe@doe.com>  
Sent: Wednesday, February 06, 2002 3:55 PM  
Subject: Investment Gift

116

118



120

A Gift for the Future

}

122

FIG. 7A

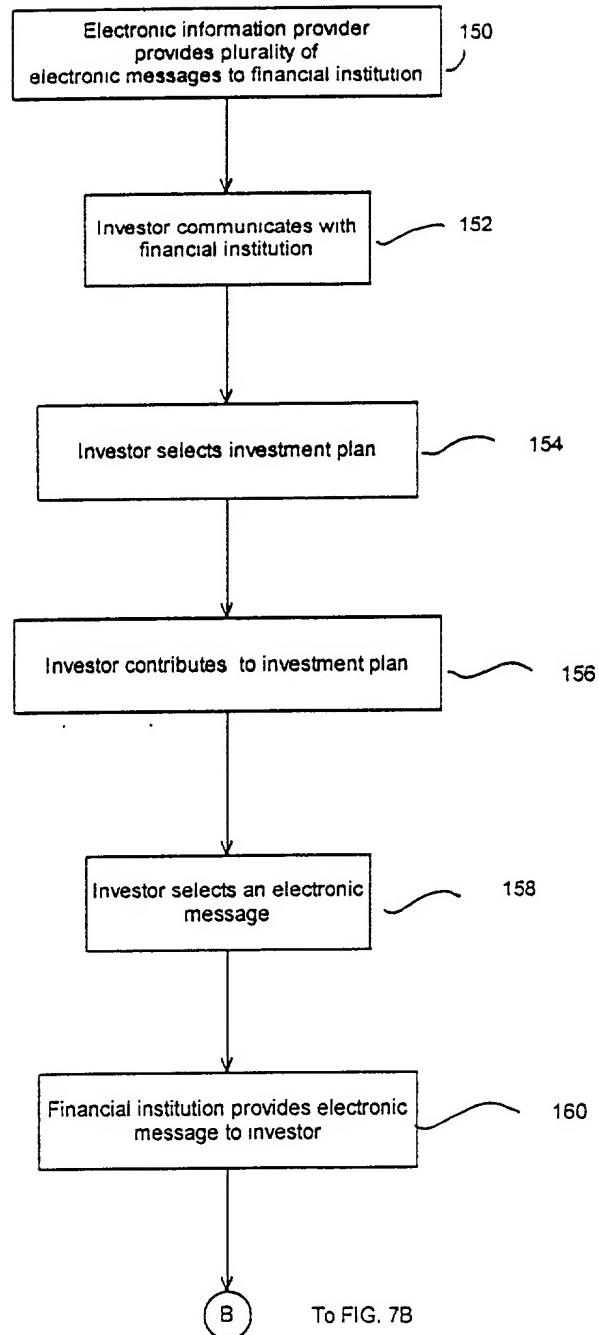


FIG. 7B

From FIG. 7A

